



Fraud Newsletter

June 2008

Sheriff Steve Mansfield

Fraud and ID Theft Information – To Better Protect the Residents of Lewis County

*"If it's too good to be true
it normally is"*

Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.

PROTECT YOUR ID

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

Current Scams and Frauds Hitting Lewis County

Telemarketer Fraud

Many legitimate companies and charities solicit consumers by phone. Unfortunately, con artists use the phone, too. They rob people every day, with phones as their weapons.

The Fraudulent telemarketer understands human nature and uses it to their advantage. We all want to believe that it's our lucky day, that we can get a great deal, or that we can solve our problems. You may think you're getting a bargain, but if you're not careful, you may see your money go down the drain. Older people are disproportionately targeted by fraudulent telemarketers. That's because they're home to get the calls, they have money saved that can be robbed, and they're too polite to hang up. On the next page are some tips to help keep you safe from these thieves.

Telemarketer Fraud Tips

"Internet fraud is the fastest growing crime in the US"

- **It's important to know who you're dealing with.** If a company or charity is unfamiliar, check it out with the Washington Secretary of State (www.secstate.wa.gov). Fraudulent operators open and close quickly, so the fact that no one has made a complaint yet doesn't guarantee the company or charity is legitimate.
- **Some telemarketing pitches are blatantly fraudulent, and you should know the signs.** It's illegal for telemarketers to ask for a fee upfront if they promise or claim it's likely they'll get you a credit card or loan, or to "repair" your credit. It's also illegal for any company to ask you to pay or buy something to win a prize, or to claim that paying will increase your chances of winning.
- **Other danger signs of fraud may be harder to recognize.** They include: pressure to act immediately; refusal to send you written information; use of scare tactics; demands to send payment by wire or courier; demands for payment of taxes or customs fees to claim a prize; requests for your financial account numbers even though you're not paying for something with them; promises to recover money you've lost in other scams, for a fee; claims that you can make lots of money working from home; and refusal to stop calling when you say you're not interested.
- **How you pay matters.** If you pay for a transaction with cash, checks, or money orders, your money is gone before you realize there is a problem. Paying by credit card is safest because you can dispute the charges if you don't get what you were promised. You don't have the same dispute rights when you pay with debit cards or give your bank account number. Bank debits have become fraudulent telemarketers' preferred form of payment.
- **Be prepared when you answer the phone.** Think about the advice you'd give someone else about how to detect fraud, then follow that advice yourself. Use Caller ID or an answering machine to screen calls. Don't hesitate to hang up on suspicious calls.
- **Know your "do-not-call" rights.** Put your number on the national "do-not-call" registry to stop most telemarketing calls. Call 888-382-1222, TTY 866-290-4326 or go to (www.donotcall.gov). You can also tell companies not to call you again on a case-by-case basis. Report violations of your "do-not-call" rights through the "do-not-call" number or Web site.

"Vigilance is the only real protection against Internet fraud"



The internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -
<http://www.fbi.gov/ma/cases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



Sheriff Steve Mansfield

Committed to make a difference.